Fill in this information to identify your case:

Debtor 1: ROBERT GANDY
First Name / Middle Name / Last Name

Debtor 2 (Spouse, if filing): N/A
First Name / Middle Name / Last Name

United States Bankruptcy Court for the ________ District of ________

Case number (If known): 17-30490-H5-7

United States Courts
Southern District of Texas
FILED
JAN 31 2017
David J. Bradley, Clerk of Court

☐ Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. **What is your current marital status?**

☑ Married
☐ Not married

2. **During the last 3 years, have you lived anywhere other than where you live now?**

☐ No
☑ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1:	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
4631 DURBAN OAKS DR (Number Street) KATY TX 77494 (City State ZIP Code)	From 03/01/2011 To 12/18/2015	☑ Same as Debtor 1 Number Street City State ZIP Code	☑ Same as Debtor 1 From ____ To ____
302 COBIA DR (Number Street) KATY TX 77494 (City State ZIP Code)	From 12/24/2015 To 05/01/2016	☑ Same as Debtor 1 Number Street City State ZIP Code	☑ Same as Debtor 1 From ____ To ____

3. **Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?** (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

☐ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

4. **Did you have any income from employment or from operating a business during this year or the two previous calendar years?**
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No
☑ Yes. Fill in the details.

	Debtor 1 Sources of income (Check all that apply.)	Debtor 1 Gross income (before deductions and exclusions)	Debtor 2 Sources of income (Check all that apply.)	Debtor 2 Gross income (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	☐ Wages, commissions, bonuses, tips ☐ Operating a business	$ 0.00	☑ Wages, commissions, bonuses, tips ☑ Operating a business	$ 7,500.00
For last calendar year: (January 1 to December 31, 2016) YYYY	☐ Wages, commissions, bonuses, tips ☑ Operating a business	$ 28,375.00	☑ Wages, commissions, bonuses, tips ☑ Operating a business	$ 33,000.00
For the calendar year before that: (January 1 to December 31, 2015) YYYY	☐ Wages, commissions, bonuses, tips ☑ Operating a business	$ 120,000.00	☑ Wages, commissions, bonuses, tips ☑ Operating a business	$ 118,000.00

5. **Did you receive any other income during this year or the two previous calendar years?**
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☑ No
☐ Yes. Fill in the details.

	Debtor 1 Sources of income (Describe below.)	Debtor 1 Gross income from each source (before deductions and exclusions)	Debtor 2 Sources of income (Describe below.)	Debtor 2 Gross income from each source (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:		$		$
		$		$
		$		$
For last calendar year: (January 1 to December 31, 2016) YYYY		$		$
		$		$
		$		$
For the calendar year before that: (January 1 to December 31, 2015) YYYY		$		$
		$		$
		$		$

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

☑ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $6,425* or more?

☑ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of $6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

☐ No. Go to line 7.

☐ Yes. List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

	Dates of payment	Total amount paid	Amount you still owe	Was this payment for...
Creditor's Name Number Street City State ZIP Code		$	$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other
Creditor's Name Number Street City State ZIP Code		$	$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other
Creditor's Name Number Street City State ZIP Code		$	$	☐ Mortgage ☐ Car ☐ Credit card ☐ Loan repayment ☐ Suppliers or vendors ☐ Other

Debtor 1 ROBERT GANDY Case number (if known)____________________
First Name Middle Name Last Name

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

☑ No
☐ Yes. List all payments to an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name		$	$	
Number Street				
City State ZIP Code				
Insider's Name		$	$	
Number Street				
City State ZIP Code				

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

☑ No
☐ Yes. List all payments that benefited an insider.

	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
Insider's Name		$	$	
Number Street				
City State ZIP Code				
Insider's Name		$	$	
Number Street				
City State ZIP Code				

Debtor 1 ROBERT GANDY — First Name / Middle Name / Last Name — Case number (if known)

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

- ☐ No
- ☑ Yes. Fill in the details.

	Nature of the case	Court or agency	Status of the case
Case title SEC V. Robert Gandy Case number 4:13-cv-2233	Civil action securities violation.	US DISTRICT COURT SD (Court Name) Number Street HOUSTON TX (City, State, ZIP Code)	☐ Pending ☐ On appeal ☑ Concluded
Case title PANACHE CAPITAL V. ROBERT GANDY Case number 1029212	CIVIL ACTION business loan default which I was personal guarantor.	County Civil Court No 3 (Court Name) Number Street Houston TX (City, State, ZIP Code)	☐ Pending ☐ On appeal ☑ Concluded

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

- ☑ No. Go to line 11.
- ☐ Yes. Fill in the information below.

	Describe the property	Date	Value of the property
Creditor's Name Number Street City State ZIP Code	**Explain what happened** ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized, or levied.		$
Creditor's Name Number Street City State ZIP Code	**Explain what happened** ☐ Property was repossessed. ☐ Property was foreclosed. ☐ Property was garnished. ☐ Property was attached, seized, or levied.		$

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Case number (if known) ______________________

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

- ☐ No
- ☑ Yes. Fill in the details.

Creditor	Describe the action the creditor took	Date action was taken	Amount
THE BAUMANN LAW FIRM Creditor's Name Number Street HOUSTON TX City State ZIP Code	The Trustee Baumann Law Firm had Bank of America place a freeze on my accounts and the banks have restricted me from opening a bank account anywhere. They seized a nominal dolla Last 4 digits of account number: XXXX– 7 3 3 4	04/07/2015	$

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

- ☑ No
- ☐ Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?

- ☑ No
- ☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than $600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			$
			$
Number Street			
City State ZIP Code			
Person's relationship to you			

Gifts with a total value of more than $600 per person	Describe the gifts	Dates you gave the gifts	Value
Person to Whom You Gave the Gift			$
			$
Number Street			
City State ZIP Code			
Person's relationship to you			

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?**

☐ No
☑ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than $600	Describe what you contributed	Date you contributed	Value
Lakewood Church Charity's Name Number Street Houston TX City State ZIP Code	Tithes to church		$
			$

Part 6: List Certain Losses

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

☑ No
☐ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property.*	Date of your loss	Value of property lost
			$

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☑ No
☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid Number Street City State ZIP Code Email or website address Person Who Made the Payment, if Not You			$ $

Debtor 1 ROBERT GANDY Case number (if known)______________
First Name Middle Name Last Name

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid		________	$________
Number Street		________	$________
City State ZIP Code			
Email or website address			
Person Who Made the Payment, if Not You			

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?
Do not include any payment or transfer that you listed on line 16.

☑ No
☐ Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Person Who Was Paid		________	$________
Number Street		________	$________
City State ZIP Code			

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property).
Do not include gifts and transfers that you have already listed on this statement.

☑ No
☐ Yes. Fill in the details.

	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Person Who Received Transfer			________
Number Street			
City State ZIP Code			
Person's relationship to you ________			
Person Who Received Transfer			03/25/2015
Number Street			
City State ZIP Code			
Person's relationship to you ________			

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices.*)

- ☐ No
- ☑ Yes. Fill in the details.

	Description and value of the property transferred	Date transfer was made
Name of trust Bancroft International	120,020,000 common shares of smart ventures, inc to family trust Bancroft International Trust.	03/25/2015

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- ☐ No
- ☑ **Yes. Fill in the details.**

Name of Financial Institution / Address	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
Bank of America, P.O. Box 15284, Wilmington DE 19850	XXXX–6 4 2 1	☑ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other____		$ -43.00
Bank of America, P.O. Box 15284, Wilmington DE 19850	XXXX–3 8 5 0	☑ Checking ☐ Savings ☐ Money market ☐ Brokerage ☐ Other____		$

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

- ☑ **No**
- ☐ **Yes. Fill in the details.**

Name of Financial Institution / Number Street / City State ZIP Code	Who else had access to it? (Name / Number Street / City State ZIP Code)	Describe the contents	Do you still have it?
			☐ No ☐ Yes

Debtor 1 ROBERT GANDY Case number (if known)
First Name Middle Name Last Name

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

☑ No

☐ Yes. Fill in the details.

	Who else has or had access to it?	Describe the contents	Do you still have it?
Name of Storage Facility Number Street City State ZIP Code	Name Number Street City State ZIP Code		☐ No ☐ Yes

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

☑ No

☐ Yes. Fill in the details.

	Where is the property?	Describe the property	Value
Owner's Name Number Street City State ZIP Code	Number Street City State ZIP Code		$

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- *Environmental law* means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- *Site* means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- *Hazardous material* means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

☑ No

☐ Yes. Fill in the details.

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site Number Street City State ZIP Code	Governmental unit Number Street City State ZIP Code		

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Case number (if known)________________

25. Have you notified any governmental unit of any release of hazardous material?

☑ No
☐ Yes. Fill in the details.

	Governmental unit	Environmental law, if you know it	Date of notice
Name of site	Governmental unit		
Number Street	Number Street		
	City State ZIP Code		
City State ZIP Code			

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

☑ No
☐ Yes. Fill in the details.

	Court or agency	Nature of the case	Status of the case
Case title	Court Name		☐ Pending
	Number Street		☐ On appeal
Case number	City State ZIP Code		☐ Concluded

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

☑ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
☑ A member of a limited liability company (LLC) or limited liability partnership (LLP)
☐ A partner in a partnership
☑ An officer, director, or managing executive of a corporation
☑ An owner of at least 5% of the voting or equity securities of a corporation

☐ No. None of the above applies. Go to Part 12.
☑ Yes. Check all that apply above and fill in the details below for each business.

Business	Describe the nature of the business / Name of accountant or bookkeeper	Employer Identification number (Do not include Social Security number or ITIN.) / Dates business existed
Silverback Promotions LLC (Business Name) 9550 Spring Green Blvd (Number Street) Ste 408 Katy TX 77494 (City State ZIP Code)	Business Consulting Name of accountant or bookkeeper: Self	EIN: 47-1921371 Dates business existed: From 05/30/2014 To 01/30/2017
GB Construction LLC (Business Name) 9550 Spring Green Blvd (Number Street) Ste 408 Katy TX 77494 (City State ZIP Code)	General contractor Name of accountant or bookkeeper: Self	EIN: 81-2026038 Dates business existed: From 03/24/2016 To 11/15/2014

Debtor 1 ROBERT GANDY
First Name Middle Name Last Name

Case number (if known)______________

PGI ENERGY TRANSPORTATI
Business Name

6250 WESTPARK DR STE 212
Number Street

HOUSTON TX 77057
City State ZIP Code

Describe the nature of the business

TRUCKING TRANSPORTATION

Name of accountant or bookkeeper

SELF

Employer Identification number
Do not include Social Security number or ITIN.

EIN: 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

Dates business existed

From 03/01/2012 **To** 11/15/2014

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

☑ **No**
☐ **Yes. Fill in the details below.**

UNKNOWN IF ANY
Name

Number Street

City State ZIP Code

Date issued

MM / DD / YYYY

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

✘ ______________________ ✘ ______________________
Signature of Debtor 1 **Signature of Debtor 2**

Date 01/30/2017 **Date** ______________

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

☑ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

☑ No
☐ Yes. Name of person______________________. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).